

In re:  
Richard A. Curro  
Jamie L. Curro  
Debtors

Case No. 14-13526-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb +Richard A. Curro, Jamie L. Curro, 2707 S. 13th Street, Philadelphia, PA 19148-4926  
13322548 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13325135 +Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, PO BOX 12931, Norfolk, VA 23541-0931  
13401238 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
13311682 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13325386 +Ebony Agnew, c/o Robert Katz, Esq., P O Box 1413, Havertown,PA 19083-6013  
13312333 Jaguar Credit, P O Box 553179, Detroit MI 48255-3179  
14285340 +Metropolitan Life Insurance Company, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:48 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:09 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:41 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13381603 +EDI: BANKAMER.COM Aug 10 2019 07:28:00 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414  
13412587 +E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:49 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
13311681 +EDI: TSYS2.COM Aug 10 2019 07:28:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13299224 EDI: IRS.COM Aug 10 2019 07:28:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
13373030 E-mail/Text: bkdepartment@rtresolutions.com Aug 10 2019 04:01:17 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655, Dallas, TX 75247  
13301981 EDI: TFSR.COM Aug 10 2019 07:28:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026  
13417581 +EDI: WFFC.COM Aug 10 2019 07:28:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
13386575 +EDI: WFFC.COM Aug 10 2019 07:28:00 Wells Fargo Bank, NA, 1 Home Campus MAC X2303-021, Des Moines, IA 50328-0001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for the Certificateholders of IMPAC Secured Assets Corp., Mortgage Pass-Through Certificates, Series 2006-4 paeb@edphee.com

ANDREW F GORNALL on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
pabk@logs.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wilmington Savings Fund Society et al c/o  
Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Under  
the Poolng And Servicing Agreement Relating To Impac secured Assets Corp. Mortgage Pass-through  
Certificates, Series 2006-4 paeb@fedphe.com  
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
KEVIN M. BUTTERY on behalf of Creditor NATIONSTAR MORTGAGE LLC kbuttery@rascrane.com  
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com  
MICHAEL A. CATALDO2 on behalf of Debtor Richard A. Curro ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Jamie L. Curro ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Plaintiff Richard A. Curro ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Jamie L. Curro ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Richard A. Curro ecf@ccpclaw.com, igotnotices@ccpclaw.com  
PAUL WILLIAM CRESSMAN on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
Under the Poolng And Servicing Agreement Relating To Impac secured Assets Corp. Mortgage  
Pass-through Certificates, Series 2006-4 paeb@fedphe.com  
THOMAS I. PULEO on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD MILLER on behalf of Creditor OCWEN LOAN SERVICING, LLC  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 18

**Information to identify the case:**

Debtor 1 **Richard A. Curro**  
First Name Middle Name Last Name  
Debtor 2 **Jamie L. Curro**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-13526-amc**

Social Security number or ITIN **xxx-xx-1976**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0625**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard A. Curro

Jamie L. Curro

8/8/19

**By the court:**

Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**